

## **Claims**

What is claimed is:

**Claim 1.** A method for identification of a payor of a negotiable instrument by a merchant payee, comprising the steps of:

(a) the step of the payor's financial institution preparing printed checks or other negotiable instruments for the payor's signature, superimposed with an identical image of the payor's government issued photographic identification card that is to used by the payor as identification when presenting said negotiable instrument to payee,

(b) the step of the payor presenting said negotiable instrument with an image of payor's government issued photographic identification superimposed, along with said government issued photographic identification card of the payor; and,

(c) the step of the merchant payee identifying the payor by verification of the identifying information on the negotiable instrument by comparison with that information on the photographic identification provided by the payor.

**Claim 2.** A system and method for enhancing the reliability of identifying the payor of a negotiable instrument at the point of transaction comprising:

(a) a government issued photographic identification card of the payor;

(b) an image of said government issued photographic identification card of the payor superimposed on the negotiable instrument to be presented for payment; and,

(c) comparison of the physical description, photographic image and signature of said payor on said government issued photographic identification card with the identical information superimposed on said negotiable instrument.

**Claim 3.** A system and method for preventing forgery and other fraudulent presentment of negotiable instruments comprising:

The image of a government issued photographic identification card of the payor superimposed on said negotiable instrument by the payor's financial institution (or their agent), so that when presented to merchant payee by the payor, the payor can be readily identified by comparing the information on said government issued photographic identification card that has been superimposed on the negotiable instrument, with that information on the payor's government issued photographic identification card being carried by the payor.